

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Shackarah S. Vera  
Debtor  
Maureen A. Rose  
Co-Debtor

Fay Servicing, LLC as servicer for U.S.  
Bank National Association, not in its  
individual capacity, but solely as  
Trustee for RMTP Trust, Series 2021  
Cottage-TT-V  
v.

Shackarah Vera  
Maureen A. Rose  
Kenneth E. West  
Respondents

CASE NO.: 20-10823

CHAPTER 13

Judge: Patricia M. Mayer

Hearing Date: July 23, 2024 @ 1:00 PM

Objection Deadline: July 2, 2024

**ORDER GRANTING RELIEF FROM THE AUTOMATIC STAY**

**UPON** consideration of the Application of Fay Servicing, LLC as servicer for U.S. Bank National Association, not in its individual capacity, but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V, together with any successor and/or assign, ("Movant") dated June 18, 2024 and with good cause appearing therefore, it is

**ORDERED** the automatic stay, heretofore in effect pursuant to 11 U.S.C. § 362 (d)(1); ~~vacating~~ **modifying** the automatic stay to permit Movant, its successors and/or assigns, to enforce its mortgage on the Debtor's premises located at 10 Shipley Pl, Philadelphia, PA 19152; and it is further;

**ORDERED** that the Co-Debtor stay in effect as it pertains to Maureen A. Rose pursuant to section 1301(a) of the Bankruptcy Code is hereby modified to allow Movant its successors and/or assigns to commence and /or continue with a foreclose action and eviction proceeding with regard to the Premises; and it is further

**ORDERED** that Movant is permitted to offer and provide Debtors with information regarding a potential Forbearance Agreement, short sale, deed in lieu, loan modification, Refinance Agreement, or other loan workout/loss mitigation agreement, and to enter into such agreement with Debtors without further order of the court, and it is further

**ORDERED** that in the event this case is converted to a case under any other chapter of the U.S. Bankruptcy Code, this Order will remain in full force and effect; and it is further

**ORDERED** that Movant is no longer required to send and/or file the Notices required by Fed. R. Bankr. P. 3002.1; and it is further

**ORDERED** that the Movant shall promptly report to the Chapter 13 Trustee any surplus monies realized by any sale of the Property.

BY THE COURT:



**Date: July 23, 2024**

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Hon. Patricia M. Mayer

U.S.B.J